

E-COMMERCE POLICY

1. Fines and Fees Eligible for Payment via Credit Card:

All library materials checked out by patrons that become overdue or lost are subject to fines and fees per Thorp Public Library Policies. Patrons have the option to use the Library's E-Commerce capability via the Wisconsin Valley Library Service VCAT's website (www.catalog.wvls.org) to pay all or selected fines and fees over \$3.00. Patrons must have a valid Library Card and Personal Identification Number (PIN) in order to use the E-Commerce capability.

2. Customers Credit Card Information:

In order to use the E-Commerce capability, patrons must use a valid Discover, Visa or MasterCard credit card or debit card that function as a credit card, and ensure funds are available to pay the fines and fees selected. The Thorp Public Library respects the privacy of customer's financial information and therefore the Thorp Public Library and VCAT website does not copy or record patron's credit card information during fine and fee payment transactions. Patrons will be directed to a third party service provider (PayPal) to securely perform credit card transactions between the patron's financial institution and VCAT's merchant account provider. Patrons may make E-Commerce payments from their home computing devices, from their own device connected to the Thorp Public Library's WiFi network or from a Library public computer. Library staff will not handle customer credit cards or enter information to complete a transaction. The Library assumes no responsibility for damage, theft, or loss of a customer's equipment, software, data or other personal property brought into or used within Thorp Public Library. No ability to swipe a card will be provided at the Library. Thorp Public Library's computer and WiFi use rules will apply during any E-Commerce transactions.

3. Procedures

Thorp Public Library will establish and publish specific procedures, and provide answers to FAQ for Library staff and patrons regarding E-Commerce transactions. These procedures shall be updated whenever required as a result of changes in third party service providers or financial institution policy & procedures. Thorp Public Library shall perform periodic reconciliation of E-Commerce transactions to ensure the accuracy of the circulation and customer account database information.

4. Reimbursement for lost material(s)

Lost material that has been paid for and accompanied by a receipt may be returned and refunded within 30 days. Thorp Public Library will not reimburse for amounts less than \$15.00 (after applicable fees). The reimbursement amount is the value of the material(s) minus any applicable fees.

Applicable fees include: Overdue fines up to \$5.00 per item; collection fees; and credit card charges. Reimbursements for credit card, check or cash payments shall be made via a check that will be mailed to the address on record in the Library's online system.

Approved by the Thorp Public Library Board
Dated: May 2016